

Notice of Allowability	Application No.	Applicant(s)	
	08/922,462	DEFRANCESCO ET AL.	
	Examiner Nga B. Nguyen	Art Unit 3628	

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the Amendment filed on May 5, 2006.
2. The allowed claim(s) is/are 17,39,40 and 62-66.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date 5/5/06
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on May 5, 2006, which paper has been placed of record in the file.
2. Claims 17, 39, 40, and 62-66 are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims 17 and 63 are allowed over the prior arts cited records.

The closets prior arts are:

1) Dykstra et al. (US 5,611,052) discloses a computer implement method of managing a credit application comprising: receiving credit application data from the remote application entry and display device; selectively forwarding the credit application data and the credit report data to remote funding source terminal devices; forwarding funding decision data from at least one of the remote funding source terminal device to remote application entry and display device.

2) Dykstra et al. (US 5,930,776) discloses a computer implement method of managing a credit application comprising: receiving credit application data from the remote application entry and display device; selectively forwarding the credit application data and the credit report data to remote funding source terminal devices; forwarding funding decision data from at least one of the remote funding source terminal device to remote application entry and display device.

Therefore, it is clear from the description of Dykstra et al.'s inventions that the prior arts do not consider the possibility of: sending the credit application from a first

remote funding source to a second remote funding source if the first funding source declines to approve the credit application, as included in claim 17, facilitating the first remote funding source terminal device to selectively forward the credit application to a second remote funding source terminal device if the fund source associated with the first remote funding source terminal declines to approve the credit application, as included in claim 63.

4. Claims (39, 40, 62) and (64-66), are allowed because they are dependent claims of the allowable independent s 17 and 63 above, in that order.

Conclusion

5. Claims **17, 39, 40, and 62-66** are allowable.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 306-1113.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

C/o Technology Center 3600

Washington, DC 20231

Or faxed to:

(703) 872-9306 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

Nguyen
NGA NGUYEN
PRIMARY EXAMINER

July 24, 2006